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**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

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|---------------------------------------------------------------------------------------------|-----------------------------|----------------------------|--------------|
| TRANSMITTAL FORM (to be used for all correspondence after initial filing) | Application Number | 09/804,942 | |
| | Filing Date | March 13, 2001 | |
| | First Named Inventor | David F. BROADBENT et al. | |
| | Group Art Unit | To Be Assigned | |
| | Examiner Name | To Be Assigned | |
| Total Number Of Pages In This Submission | 7 | Attorney Docket No. | 437312000120 |

ENCLOSURES (check all that apply)

| | | |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Assignment Papers (for an Application) | <input type="checkbox"/> After Allowance Communication to Group |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
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| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declarations | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Terminal Disclaimer | PTO Form 1449 (3 pages) and a return receipt postcard |
| <input checked="" type="checkbox"/> Information Disclosure Statement (3 pages) | <input type="checkbox"/> Request for Refund | |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Response to Missing Parts/ Incomplete Application | Remarks | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

| | |
|----------------------------------------|---------------------------------------------------------------------------------------------------------|
| Firm or Individual Name | Erwin J. Basinski Morrison & Foerster LLP 425 Market Street, San Francisco, California 94105-2482 |
| Signature | |
| Date | April 9, 2001 |

CERTIFICATE OF MAILING BY "FIRST CLASS MAIL"

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sf-1080035



PATENT
Docket No. 437312000120

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Michelle Fissel
Michelle Fissel

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

D. F. BROADBENT et al.

Serial No.: 09/804,942

Filing Date: March 13, 20001

For: METHOD AND APPARATUS FOR AN
ADVANCED SPEECH RECOGNITION
PORTAL FOR A MORTGAGE LOAN
MANAGEMENT SYSTEM

Examiner: To Be Assigned

Group Art Unit: To Be Assigned

**INFORMATION DISCLOSURE
STATEMENT UNDER 37 C.F.R. § 1.97**

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents are also submitted herewith (items 1-3). The Examiner is requested to make these documents of record.

Pursuant to 37 C.F.R. § 1.97 and § 1.98, Applicants submit for consideration in the above-identified application the documents listed on the attached Form PTO-1449. Copies of the documents were previously submitted in an Information Disclosure Statement and/or Office Action, directed to the related application Serial Number 09/645,799, filed August 24, 2000, and, accordingly, copies are not included herewith (items 4-52). This protocol conforms with 37 C.F.R. § 1.98(d) and M.P.E.P. 609(A)(2). The Examiner is requested to make these documents of record in the application.

This Information Disclosure Statement is submitted:

- ☒ Within three months of the application filing date or before mailing of a first Office Action on the merits; accordingly, no fee or separate requirements are required.
- ☐ After receipt of a first Office Action on the merits but before mailing of a final Office Action or Notice of Allowance.
 - ☐ A fee is required.
 - ☐ A Certification under 37 C.F.R. § 1.97(e) is provided below; accordingly, no fee is believed to be due.
- ☐ After mailing of a final Office Action or Notice of Allowance, but before payment of the issue fee. Accordingly, a Petition requesting consideration of the Information Disclosure Statement, an authorization to charge our deposit account, and a Certification under 37 C.F.R. § 1.97(e) are provided herein.

Applicants would appreciate the Examiner initialing and returning the Form PTO-1449, indicating that the information has been considered and made of record herein.

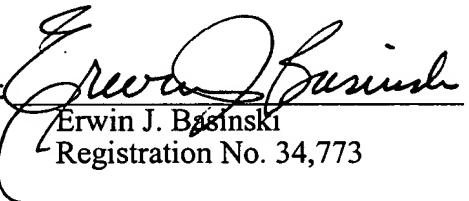
The information contained in this Information Disclosure Statement under 37 C.F.R. § 1.97 is to the best of my knowledge and is not to be construed as a representation that: (i) a complete search has been made; (ii) additional information material to the examination

of this application does not exist; (iii) the information, protocols, results and the like reported by third parties are accurate or enabling; or (iv) the above information constitutes prior art to the subject invention.

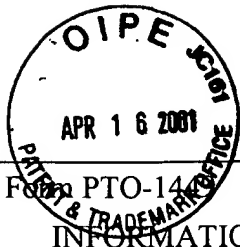
In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Assistant Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 03-1952** referencing **437312000120**. However, the Assistant Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: April 9, 2001

Respectfully submitted,

By: 
Erwin J. Basinski
Registration No. 34,773

Morrison & Foerster LLP
425 Market Street
San Francisco, California 94105-2482
Telephone: (415) 268-7144
Facsimile: (415) 268-7522



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| Form PTO-14 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i> | Docket Number 437312000120 | Application Number 09/804,942 |
| | Applicant D. F. BROADBENT et al. | |
| | Filing Date March 13, 2001 | Group Art Unit To Be Assigned |
| | Mailing Date April 9, 2001 | |

U.S. PATENT DOCUMENTS

| Examiner Initials | Ref. No. | Date | Document No. | Name | Class | Subclass | Filing Date If Appropriate |
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| | 2. | 11/10/92 | 5,163,083 | Dowden et al. | | | |
| | 3. | 3/6/01 | 6,199,043 B1 | Happ | | | |
| | 4. | 9/27/88 | 4,774,664 | Campbell et al. | | | |
| | 5. | 10/24/89 | 4,876,648 | Lloyd | | | |
| | 6. | 12/21/93 | 5,272,623 | Grubb et al. | | | |
| | 7. | 3/11/97 | 5,611,052 | Dykstra et al. | | | |
| | 8. | 7/1/97 | 5,644,726 | Oppenheimer | | | |
| | 9. | 11/18/97 | 5,689,650 | McClelland et al. | | | |
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| | 12. | 9/15/98 | 5,809,478 | Greco et al. | | | |
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| | 24. | 11/23/99 | 5,991,745 | Kiritz | | | |
| | 25. | 11/30/99 | 5,995,947 | Fraser et al. | | | |

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



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| Form PTO-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i> | Docket Number 437312000120 | Application Number 09/804,942 |
| Applicant <div style="text-align: center;">D. F. BROADBENT et al.</div> | | |
| Filing Date March 13, 2001 | | Group Art Unit To Be Assigned |
| Mailing Date April 9, 2001 | | |

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| | 28. | 2/22/00 | 6,029,149 | Dykstra et al. | | | |

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| Examiner Initials | Ref. No. | Date | Document No. | Country | Class | Subclass | Translation YES NO | |
|----------------------|-------------|------|--------------|---------|-------|----------|-----------------------|--|
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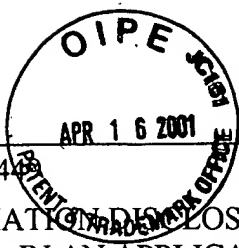
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EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.



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| Form PTO-1449 INFORMATION DISCLOSURE CITATION IN AN APPLICATION <i>(Use several sheets if necessary)</i> | Docket Number 437312000120 | Application Number 09/804,942 |
| | Applicant D. F. BROADBENT et al. | |
| | Filing Date March 13, 2001 | Group Art Unit To Be Assigned |
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